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Allahabad

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Congress Political and Economic Studies—No. I

# The Agrarian Problem in India *Carte*

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Z. A. AHMAD

Congress Political and Economic Studies—No. 1

# The Agrarian Problem in India

A GENERAL SURVEY

By

Z. A. AHMAD B.Sc., Ph.D. (London)

WITH A FOREWORD BY  
JAWAHARLAL NEHRU

With Compliments from the Secretary,  
Political & Economic Information  
Department, A.I.C.C. Office, Allahabad.

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FOREWORD

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Compared to other countries India is poor in her political literature as well as in books dealing with current problems. In the nineteenth century Dadabhai Naoroji, Digby, Ranade and Romesh Dutt built up a strong and enduring foundation for such a literature. On that foundation our national movement grew, and most of us derived our political and economic ideas from those giants of old. Then there was a gap. During the past few years again books and pamphlets have appeared in some numbers, and though some are worth while, the lack of the real article still continues. We have either sketchy political surveys or heavy tomes on economics written by professors for would-be professors. The intelligent layman is left out in the cold and little help is provided for him to find a way in the chaos of the modern world as it affects India. Compare this with the abundance of good books in the countries of the West dealing with every problem that faces them. Many of them are frankly propagandist and one-sided, but there are also large numbers of objective studies collating and giving facts and figures and real pictures of the condition of the world today.

Whatever our views and ideas might be on present-day problems, we must agree that they should have a background of objective study of existing conditions. Thus only can we bring these ideas to the test of reality and evolve effective lines of activity. It is time therefore that our experts and students devoted themselves to the proper study of facts as they are and to their presentation in an agreeable form. Of course this has been, and is being, done

to some extent. But more is required, and a wider vision which embraces the whole though it may concentrate on a part.

Of all our problems none surely is more important and urgent than the agrarian problem. The dark shadow of the peasant covers the Indian landscape and intrudes itself into each one of our problems, political and economic. Realising this the National Congress has undertaken a close study of this problem and the drawing up of an agrarian programme. It is fitting therefore that the first of our Political and Economic studies should be a brief survey of this problem.

The object of this series of studies is to present facts objectively, but it is not claimed that the writer has a blank mind with no views of his own. We have little use for blank minds. So, inevitably, the writer's outlook colours his presentation of his subject, and the objective he has in mind affects his conclusions. This outlook or these conclusions need not necessarily be those of the Congress.

This series does not pretend to deal exhaustively with the subjects included in it. Nor does it claim to supply the need for political and economic literature to which I have referred. It has a simpler and more modest purpose and that is, to give the average reader a short and popular, and yet a scholarly, account of present-day conditions in India.

Dr. Z. A. Ahmad's pamphlet is the briefest of surveys of a difficult and vast problem. Objection may well be taken that it does not discuss in any detail the various land tenure systems in India. And yet a detailed discussion in such a general survey would probably have detracted from the value of the pamphlet. We would have forgotten the wood for the trees, and many a lay reader might have felt bored at these details. Yet a study of these details is very necessary and it is hoped that such a detailed

survey will be forthcoming at a later stage. But the broad survey must be grasped before we study details.

There is nothing new in this pamphlet which cannot be found elsewhere. But old truths have to be re-stated, old facts and arguments repeated, lest we forget. And the statement of them has to be made in a modern framework and a present-day setting. Dr. Ahmad has done that with ability and success and I have gone through his pages with ease and with profit. It surprised me to find how much he has put in in this short compass. I commend this brochure not only to Congressmen but to all who are interested in understanding and solving India's major problem.

*Allahabad*  
July 8, 1936.

JAWAHARLAL NEHRU

## INTRODUCTION

It is acknowledged universally that the centre of our national problem in India is the peasant question. Although this fact has been recognised and discussed by almost all Indian economists for a long time, it is only very recently that the problem by its sheer innate political importance has forced itself into the political arena as the most significant factor of the moment.

Hitherto the analysis of the peasant question even by economists who have looked at it from the national point of view has been what might be correctly termed static and unhistorical. The problem has not been dealt with in terms of the system of relationships set up in the course of historical development. ✓

The most outstanding feature of Indian history in modern times has been the advent of British Imperialism which took its rise on the basis of the Capitalist transformation of European economy. After the coming of the British and even up to the beginning of the 19th Century Indian economy maintained the old balance between the factors of indigenous industry and agriculture. From that period onwards, due to the conquests of the Industrial Revolution in England there grew up an irreconcilably antagonistic system of exploitation relationship between British and Indian economy. There followed the destruction of Indian handicraft industries and a complete loss of internal equilibrium of production in India. India passed into the orbit of world economy as a colony of Great Britain. It is this historical phenomenon which is the central fact of all our economic problems.

English industrial capitalism had consolidated its position at home by 1856. What do we mean by this? England had become predominantly an industrial country producing largely machine-manufactured goods for export; it had begun to import vast quantities of raw materials from everywhere; it had adopted the principle of free trade and free competition. Political power in England had passed from the hands of the landed aristocracy and the trading classes into the hands of the industrial capitalists who changed the old colonial policy of Great Britain in the interests of British industries.

The impact of British industrial capitalism on India resulted in the rapid decay of the widespread and flourishing Indian handicrafts. The indigenous textile, metal, ship-building and numerous other luxury industries were all mercilessly ruined. Indian raw products began to be exported on a large scale to meet the influx of machine manufactured goods from England. Thus cotton piece goods imported into Great Britain from India fell from 1,266,608 pieces in 1814 to 356,086 in 1835. As against this British cotton manufactures exported to India rose from 818,208 yards in 1814 to 51,777,277 in 1835.

The value of cotton goods exported from India was £1,300,000 in 1815 but was reduced to £100,000 in 1832. In 1815 cotton goods imported into India from England were of the value of £26,300 but rose to £400,000 in 1832. The policy of discrimination against Indian industry can be seen from the following :—In 1840 "British cotton and silk goods, conveyed in British ships to India paid a duty of  $3\frac{1}{4}$  per cent; British woolen goods a duty of 2 per cent only. But Indian cotton goods imported into England paid a duty of 10 per cent; Indian silk goods a duty of 20 per cent; Indian woolen goods a duty of 30 per cent." A ton of Indian iron imported into Great Britain paid

a duty of five shillings while English iron imported into India paid no duty at all. The Indian ship-building industry was killed very early. "In 1795-96 six ships were built in Calcutta with a tonnage of 4105 tons and five large vessels of 500 to 600 tons were on the stocks. In 1797-98 several vessels were launched from the dockyards of Calcutta." But by 1840 ship-building was entirely given up in Calcutta<sup>1</sup>.

The process of the destruction of the old Indian industries may be said to have been completed for all practical purposes by the middle of the 19th Century. It now became the object of British Imperialism to prevent the development of Indian industry on the basis of machine technique, and to exploit Indian agriculture for the purpose of securing raw materials for British manufactures. This is borne out by the economic policy of British Imperialism in India throughout the 19th Century and upto the present time. It is only when we come to the last quarter of the 19th Century that we begin to find the definite growth of the various branches of modern Indian industry on Capitalist lines. This development was the outcome of the accumulation of commercial capital in the hands of the Indian trading classes and took place in the teeth of Imperialist opposition.

Upto the War the growth of the new industry was slow and tortuous but then there came a rapid development. This was due to the fact that the main resources of British industry were diverted to meet the demands of the world war which gave scope for expansion to Indian industry. Besides, the political pressure of the nationalist movement forced the state power to give a few economic concessions to the Indian manufacturers. However, the industrialisation of the country has been so insignificant that today over 70 per cent of the population lives on agriculture

<sup>1</sup> India in the Victorian age. Romesh Dutt, pp. 101, 114.



and about 90 per cent of the total production of the country is agricultural. Thus India has been compelled to remain primarily a producer of raw materials for British industry and a market for British goods.

The main repercussion of Imperialist policy on agriculture was that it was ruthlessly made to assume a bloated importance. Moreover, the Indian peasant, who from time immemorial had produced for his own needs, was compelled by the objective situation under the vigilant and jealous eye of the new state power to increase the cultivation of commercial crops. There was a great specialisation and increase in the acreage of cotton, jute, oil seeds and wheat. Although this did undoubtedly help the producers inasmuch as they received greater value for their products, it forced the peasant more and more into the clutches of the money-lender due to the vast incursion of money economy, and the world-wide market connections created a whole set of middlemen, wholesale dealers and exporters, who taking advantage of their superior economic position appropriated a large share of the profits of the peasantry. Almost all the workers in the ruined industries transferred themselves to agricultural occupations thus causing an excessive pressure on the land.

Furthermore, as India had become a part of the world capitalist economy, Indian agriculture became subject to all the vicissitudes of world economic conditions. The important point here is that since India has entered into international economic relations as a colony of Great Britain it finds itself in a specially disadvantageous position in the world market. Deprived of the power to shape independently her own economic policy she is unable to resort to any economic manœuvring in her own interests and has to remain a pawn in the economic game of British Imperialism. Besides, several factors the most important of which is the

existence of a strong hierarchy of middlemen on the land, the efficiency of agricultural production is much lower in India than in other countries.

Thus India has been specially hard hit by the present world crisis. General world over-production has led to a sharp and unprecedented drop in prices but the fall in the prices of agricultural products has been almost 50% more than the fall in the prices of industrial goods. In addition to this the linking of the rupee to the pound which has gone off the Gold Standard and the changing of the rupee exchange ratio from 1 s. 4 d. to 1 s. 6 d. has still further depressed the condition of the Indian agricultural classes. This has turned the balance of payment against India and obliged her to export gold on a large scale in order to meet her foreign obligations. The following figures will illustrate this point :—

	(Millions of Rupees)				
	1929	1930	1931	1932	1933
Net export surplus	860	790	620	348	34
Net gold imports	212	143	125	..	..
Net gold exports	..	..	..	580	683

It is thus clear that Great Britain has been able to transfer a substantial part of her own burden of the crisis to India by securing her raw materials from this country at very low prices.

All this has led directly to the complete ruin of the purchasing power of the Indian peasantry which was already in a state of hopeless poverty.

One hundred and fifty years of British rule has been a constant process of driving more and more people to the land, depriving them of all other sources

of livelihood, throwing them into the clutches of the parasitic elements of society and subjecting them to the rigours of an unsympathetic administration. In the following pages we shall try to analyse the present economic plight of the Indian peasantry.

## CHAPTER I

## PRESSURE ON LAND

The main feature of Indian agriculture today is the exceedingly great pressure of population on the land resulting in the subdivision of the cultivable area into very small and mostly uneconomic holdings. In 1880 the Famine Commission observed that "The numbers who have no other employment than agriculture are greatly in excess of what is really required for the thorough cultivation of the land." The following figures reveal how quickly the pressure of population on the land has been increasing since that date. In 1881, the percentage of the population dependent on agriculture was 58. This rose to 61.06 in 1891, to 66.5 in 1901 and to 71.6 in 1921. The Royal Commission on Agriculture considers 73.9 per cent of the population as living on agriculture. It should be noted that in many European countries the percentage of the population engaged in agriculture has been declining steadily during this period. Thus in France the percentage of the agricultural population fell from 67.6 to 53.6 between 1876 and 1921, in Germany, the percentage fell from 61 to 37.8 between 1875 and 1919, in England and Wales it fell from 38.2 to 20.7 between 1871 and 1921 and in Denmark from 71 to 57 between 1880 and 1921.

It is noteworthy that 50 years ago the percentage of the agricultural population in India was less than that of France, Germany and Denmark, but while these European countries have steadily industrialised themselves, thus reducing the pressure on the land the opposite has been the development in India. While

Europe was going through the industrial revolution, India with her industries dying out rapidly was fast becoming a purely agricultural country.

The destruction of the village and urban handicrafts in India forced the bulk of the ruined industrial classes on to the land. The few modern industries which developed after the first half of the nineteenth century could not absorb more than an insignificant percentage of the population set free from the indigenous industries. Most of the artisans who left their traditional occupations were small producers who had no capital to buy land with, and were therefore reduced to the position of landless agricultural labourers.

Thus the number of landless agricultural workers has been rapidly increasing during the last 50 years and is at present estimated to be over 33 per cent of the total agricultural population. According to the census of 1931 the number of agricultural labourers, who are mostly landless, was 407 to every 1000 cultivators while the ratio in 1921 was 291 per 1000. This remarkable rise in the number within ten years is a clear evidence of the rapid impoverishment of the peasantry.

It may be observed here that there is no absolute shortage of land in India today. Only 34.2 per cent of the total area is actually cultivated. Leaving 35.2 per cent of the land as being not available for agriculture, we still have 30.6 per cent of the total area which can yet be cultivated. In Sind and the Punjab there are large tracts of potentially very fertile land which only need water but the Government does not propose irrigating these areas. Moreover the opening up of new agricultural tracts requires capital and the Indian peasantry with all its burden of indebtedness cannot possibly afford the necessary initial investment. The Government being supremely indifferent to the problem does not offer

any subsidies or easy financial aid in any other form.

The over-pressure of population brought about endless subdivision and fragmentation of holdings. Dr. Harold Mann is of the opinion that the subdivision of land which is a 'very real evil' has increased rapidly during the British period and he shows that in the village surveyed by him the size of the average holding declined from 40 acres in 1771 to 7 acres in 1915. He says "It is evident that in the last sixty or seventy years the character of land holdings has altogether changed. In the pre-British days and the early days of British rule the holdings were of a fair size most frequently more than nine or ten acres, while individual holdings of less than two acres were hardly known. Now the number of holdings is more than doubled and 81 per cent of these holdings are under 10 acres in size while no less than 60 per cent are less than 5 acres."

The following figures would indicate the extent to which land has been fractionalised in India. In the United Provinces the cultivated area comes to an average of 2.5 acres per cultivator. In Bengal the size of the average holding is 3.1 acres, in Assam 3 acres, in Bihar and Orissa 3.1, in Madras 4.9, in C. P. 8.5, in the Punjab 9.2, and in Bombay 12.2. These averages however do not give a correct picture of the situation as they include holdings of very different sizes. The following statistics will indicate more clearly the large percentage of very small and uneconomic holdings. In the *Agricultural Journal of India* for 1926, the size of the holdings in British India has been shown as follows:—

one acre or less	23 per cent
1 to 5 acres	33 per cent
5 to 10 acres	20 per cent
over 10 acres	24 per cent

The conditions in the Punjab, which is supposed to be one of the most prosperous agricultural provinces in India, were summarised thus by the Royal Agriculture Commission, "The Punjab figures which are the only ones available for a province indicate that 22.5 per cent of the cultivators cultivate 1 acre or less, 15 per cent cultivate between 1 and 2½ acres, 17.9 per cent between 2½ acres and 5 acres and 20.5 per cent between 5 and 10 acres." An enquiry conducted by Mr. Bhalla into the village of Bairampur (Punjab) showed that "55 per cent of the owners in Bairampur possess less than three acres and 23 per cent cultivate less than six...." Another enquiry conducted into 2,397 villages in the Punjab showed that the 'owner' holdings which were below 1 acre formed 17.9 per cent of the total while 25.5 per cent were between 1 and 3 acres, 14.9 per cent between 4 and 5 acres and 18 per cent between 5 and 10 acres.

In Bombay where the average holding is the largest in India, a big percentage consists of holdings below 2 and 3 acres and it has been noticed that holdings below 5 acres are increasing rapidly. In 1927 the evidence given before the Royal Commission on Agriculture revealed that in one of the comparatively more prosperous districts of Bombay Presidency, between 1917 and 1922 there had been an alarming rise in the number of holdings below 15 acres and a drop in the number of holdings between 25 and 100 acres.

Special enquiries in the Madras Presidency showed that the large number of holdings under 1 acre were mostly agricultural and were regularly cultivated.

In Bihar and Orissa the size of the average tenant holding is even less than half an acre.

The survey of a village in Cawnpore district conducted by Babu Ram Misra revealed that of a total number of 250 tenants in the village, 140 cultivated 1 acre, 50, 2 acres, 42 between 3 and 4 acres, 19

between 5 and 6 acres, 14, 10 acres. There was no tenant cultivating more than 15 acres.

A similar enquiry conducted into the economic conditions of a village in Gorakhpur district by Jai Krishna Mathur showed that the average holding was 0.29 acre, the average cultivated area per individual 0.27 acre, and the average holding per cultivator 0.52.

According to the last settlement report of the United Provinces the average holding was 1.3 in pargana Sidhua, Jobna, .9 in Hata and in Salimpur .65.

The Banking Enquiry Committee of the United Provinces ascertained that about 56 per cent of the holdings were at or below the minimum economic level of cultivation.

In India as a whole 76 per cent of holdings are under 10 acres of which 15.4 are of less than one acre.

Subdivision is everywhere accompanied by a high degree of fragmentation of holdings. One holding may be divided into several small plots which do not form a compact block but lie apart spread over large areas. Fragmentation is the natural outcome of the system of dividing ancestral property as equitably as possible. The ancestral plots may differ in fertility and each heir is given a share in the different types of soil with the result that at every succession the holdings are split into smaller and smaller fragments. The following figures illustrate the extent to which fragmentation has gone in India:

Dr. Harold Mann, in his survey of the village of Pimpla Saudagar, found that 156 cultivators owned 729 plots of which 463 were of less than one acre and 112 less than a quarter of an acre. The size of a plot in some districts of the Konkan, especially in Ratnagiri, is as small as 0.00625 of an acre, or 304 square yards.

In the village of Bairampur (Punjab) surveyed by Mr. Bhalla "the village lands were found to be divided into 1598 fields averaging about one fifth of an acre each. 28 per cent of the holdings had over 30 fields and in three cases plots were so small—the smallest was only .014 of an acre—that they had been lost sight of by their owners and had passed into the hands of others. Even the wells are subdivided and a man's share may be as minute as the odd fraction that governs exchange."

With regard to land fragmentation in the Punjab, Darling states that in the district of Jullundur "In one village 12800 acres are splintered into 63000 fields; in another 584 owners cultivate 16000 fields, whose mean size is only one-seventh of an acre; and in a third there are 424 fields of one *marla*, that is to say, of less than .006 of an acre."

This evil is not confined to Bombay or the Punjab but is found in a highly developed form all over India. Holdings which are scientifically consolidated from the viewpoint of size and shape are almost entirely absent. It is very rare to find a holding which is not split up into at least three or four plots lying apart.

The economic evils of subdivision are heightened by fragmentation. Efficient large-scale agriculture is impossible when the holdings are small and are further subdivided into tiny plots. The small Indian farmer has no capital to invest in the land. His methods remain primitive: rotation of crops is inadequate; scientific manuring and breeding of cattle is absent; and the margin of profit being very small complete ruin follows a bad harvest. In addition to these evils, fragmentation involves a considerable wastage of boundary lands, inadequate supervision, loss of labour and time in going from one plot to another, disputes over boundary line and the consequent litigation costs. It is noteworthy that such

tiny holdings besides rendering agriculture inefficient and uneconomic, make it impossible for a peasant even to keep cattle in adequate numbers. The following table showing the number of cattle for average holdings in Gorakhpur, Meerut and Lucknow divisions will illustrate this point.<sup>1</sup>

	Plough and cart bullocks	Cows and cow buffaloes
Gorakhpur	1.2	1.3
Meerut	2.0	2.1
Lucknow	2.1	2.1

The number of cattle and livestock has been decreasing in recent years almost all over India. In certain areas the cattle problem is very acute; over-pressure on land has brought about a reduction in the area meant for pasture and has caused actual deficiency in agricultural livestock. Moreover under-feeding has led to the physical deterioration of the cattle and resulted in a fall in their working efficiency. The life of a peasant depends largely on his livestock; the loss of his cattle spells complete ruin for an ordinary cultivator. A very large percentage of the peasants own no cattle at all and have to hire bullocks at high costs during the sowing season. Not a few families unable even to hire bullocks have to take to spade in order to eke out a living from their miserable plots.

Under these conditions it is no wonder that the average yield per acre in India is perhaps the lowest in the world. The following figures for 1922 will illustrate this:

<sup>1</sup> "The Pressure of Population". Its effects on Rural Economy in Gorakhpur District by Jai Krishna Mathur. Introduction page 111.

Country	Wheat (bushels 60 lbs.)	Corn (bushels 56 lbs.)	Barley (bushels 48 lbs.)	Rice (lbs.)	Cotton (lbs.)	Tobacco (lbs.)
Canada ...	17.8	43.4	27.6	...	...	...
United States	13.9	28.3	24.9	1,090	141.0	735.6
England ...	31.2	...	31.0	...	...	...
Denmark...	39.0	...	45.6	...	...	...
France ...	18.6	16.9	23.9	...	...	1,426.1
Italy ...	14.1	20.2	14.3	2,151	...	917.9
Germany...	20.5	...	25.7	...	...	2,639.2 (1921)
Egypt ...	24.1	36.3	30.1	1,456 (1921)	299.0	...
India ...	13.0	15.6	19.8	911	352.0	...
Japan ...	22.5	27.7 (1921)	31.7	2,477	98.0	...
Australia...	11.2	25.7	21.3 (1921)	...	...	...

It has been estimated that 'on the normal pre-War basis the average production of British India, including irrigated crops cannot be more than twenty-five rupees per acre; in Japan it cannot be less than hundred and fifty' (Sir M. Visvesvaraya).

There is no reason to believe that the Indian soil has been deteriorating in recent years. Dr. Clouston, Agricultural Adviser to the Government of India in his evidence before the Royal Commission on Agriculture stated, "Most Indian soils must have reached their maximum state of impoverishment hundreds of years ago and will not get any poorer even if cropped without manures for hundreds of years more. An average crop uses up about twenty pounds of nitrogen per acre but the loss is made up annually for the soil gets nitrogen from the air and from the decay of root matter left in the soil after the crop is harvested with the result" that most soils are not getting any poorer in nitrogen.

It would be of interest to note here that in England and Germany 50 per cent of the holdings are above 50 acres each of the holdings between 1 and 5 acres are only 1.1 per cent in England and 4.3 in Germany while in India as stated above 76 per cent of the holdings are below 10 acres, the holdings of one acre or less being 15.4 of the total. This contrast is all the more striking in view of the far higher yield per acre in England and Germany.

We may also note here the size of a holding which may be considered to be economic, i.e., a holding which in a normal year and with the present methods of cultivation can keep one peasant family in the minimum of comfort according to Indian standards without obliging it to incur debts. It would suffice here to quote some of the Indian agricultural experts on this subject. Keating in his book 'Rural Economy in the Deccan' defines an economic holding as "A holding which allows a man a chance of producing sufficient to support himself and his family in reasonable comfort after paying his necessary expenses" and says that "in the Deccan an ideal economic holding would consist of forty or fifty acres of fair land in one block with at least one good irrigation well and a house situated on the holding..... in the dry part of the Deccan with poor soil thirty acres might not suffice."

With regard to conditions in the United Provinces, Stanley Jevons considers a holding of about thirty acres to be enough for giving a family a reasonable standard of life. These figures cannot possibly err on the side of exaggeration as at present very few families with even such holdings are found free from heavy indebtedness. Dr. E. D. Lucas in his economic survey of the village of Bairampur in the Hoshiarpur district after an extensive enquiry into the family budgets of the peasantry came to the conclusion that 14 acres cannot support a Jat and his family

of five without obliging them to incur debt. Darling maintains that in the Punjab 8 or 10 acres cannot maintain a cultivator in the minimum of comfort without income from some other source.

## CHAPTER II

## RURAL POVERTY

We may now proceed to examine in greater detail the economic condition of the Indian peasantry. As early as 1870 Dadabhai Naoroji tried to prove that the masses of the Indian people were subsisting on the verge of starvation. He estimated that Rs. 20 was the annual income per head in India. He adds: "It must moreover be borne in mind that every poor labourer does not get the full share of the average production. The high and middle classes get a much larger share, the poor classes much less, while the lowest cost of living is generally above the average share. Such appears to be the conditions of the masses of India. They do not get enough to provide the bare necessities of life."

In 1880 an official estimate put the average agricultural income at Rs. 18 per head. In 1882 Earl Cromer and David Barbour estimated that the average annual income per head of the population was Rs. 27.

Digby in his book, 'Prosperous British India' came to the conclusion that Rs. 17-4 was the per capita income of the population of British India as a whole. After making allowance on account of the incomes of the richer class he estimated that the average annual income of the Indian cultivator was 12 shillings or Rs. 9. He added, "That does not come to 1 d. per day. There is not a decent living in it even if it were equally divided; there is not even a living for cattle on respectable farmsteads in Western countries."

Lord Curzon estimated in 1901-2 that the average

income of the agricultural classes was Rs. 20 per head per annum and that of the whole population Rs. 30.

Wadia and Joshi have worked out the per capita annual income of the Indian population for the year 1913-14 at Rs. 44-5-6.

Shah and Khambata have calculated the per capita gross income of the population at Rs. 36 for 1900-1914, Rs. 58½ for 1914-1922, Rs. 44½ for 1900-1922, Rs. 74 for 1921-1922 (Rs. 67 if home charges are deducted). Note that the high figure for 1921-1922 does not represent increased prosperity but is due to post-War monetary inflation.

Coming to more recent investigations, the Central Banking enquiry Committee stated that "From the reports of the Provincial Committees and other published statistical information, the total gross value of the annual agricultural produce would work out to about Rs. 1200 crores on the basis of the 1928 price levels. On this basis and taking into consideration the probable income from certain subsidiary occupations estimated at 20 per cent of the agricultural income and ignoring the rise in population in the last decade and the fall in prices since 1928, the average does not work out at a higher figure than about Rs. 42 or a little over £3 a year. Thus the general poverty of the agricultural classes is a matter which is beyond dispute."

It should be noted that this estimate is based on the prices of 1928 and the agricultural prices since then have fallen by at least 50 per cent. Thus even if we were to ignore the increase in the population since 1921, the average per capita income of the agricultural classes today would roughly work out at Rs. 20 per annum. Moreover, these average figures include very large incomes as well which if deducted from the total would give an incredibly low figure for the 76 per cent of the cultivators who cultivate less

than ten acres.

Sardar Kartar Singh of the Government Agricultural College Lyallpur in the studies called 'Farm Accounts in the Punjab' has worked out the details of the incomes of some comparatively prosperous holdings in nine districts of the Punjab. The figures he arrives at, given below, have an alarming significance in view of the fact that the Punjab is supposed to be the most prosperous and agriculturally the most advanced province in India.

*Table showing net income per acre of the cultivators in various districts if the whole land had belonged to them*

District	Income		
	1928-29	1929-30	1930-31
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Lyallpur ..	53 14 3	44 6 7	11 14 11
Sargodha ..	35 3 7	12 7 10	3 6 2
Montgomery ..	42 11 7	32 0 9	9 1 8
Amritsar ..	64 5 5	27 12 0	7 15 2
Rohtak ..	31 0 0	18 0 3	13 1 5
Multan ..	14 11 6	13 9 9	10 15 6
Jullundur ..	38 12 0	23 13 6	11 12 9
Hoshiarpur ..	20 7 7	31 7 7	12 10 4
Ludhiana ..	21 3 3	12 4 4	3 7 2

**Averages :**

Canal Colonies ..	53 0 2	42 15 2	11 5 7
Well-irrigated ..	32 2 0	18 7 6	9 2 9
Total ..	47 7 8	36 12 9	10 14 2

**Excluding Risalewala :**

Canal Colonies ..	33 11 4	24 3 0	5 8 4
Total ..	32 8 4	20 1 3	7 14 7

Thus as seen in the above table from 1928-1929 to 1930-1931 the average net income per acre fell



in these districts from Rs. 32-8-4 to Rs. 7-14-7. Over 55 per cent of the holdings in the Punjab being under 5 acres, the net income of the majority of cultivators was thus only Rs. 40 in 1930-1931 and assuming that an average family consists of five, the per capita income works out at Rs. 8 per annum. From these figures the conditions in other provinces which are considered to be poorer than the Punjab can well be imagined.

The extremely low balance of profit on which the cultivator lives can be seen from the following estimates of expenses of agriculture and the value of the product per acre for the 'Kharif' and 'Rabi' crops in the United Provinces, arrived by Babu Ram Misra in his economic survey of a village in Cawnpore district.

	<i>Acre of Juar</i>	<i>Acre of Wheat</i>	<i>Acre of Gram</i>
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Gross value of total produce .. ..	65 0 0	66 0 0	28 0 0
Expenses of agriculture .. ..	11 6 0	38 4 0	17 8 0
Rent .. ..	12 0 0	20 0 0	10 0 0
Balance of Profit .. ..	41 10 0	7 12 0	0 8 0

It is important to note that the above estimates were made in 1930-1931. As the prices have fallen heavily since that date, the margin of profit per acre may be estimated to be about half of what is shown in the above table. The conditions in respect of other crops are no better. We can safely presume that in India as a whole over 30 per cent of the cultivators today have no margin of profit at all. In fact in a very large number of cases the cost of production and the rent are together more than the value of the gross produce. The prices have fallen so low that the

cost of production which at present amounts to about 40-50 per cent of the gross value of the produce plus the payment to the Government or the landlord leaves almost nothing to the cultivator. Statistics relating to the accounts of 3 farms in the Punjab including Resalewala Government Farm for 1930-1931 are available and show the proportion of net income from cultivation which was claimed by the landlord and the tenants respectively. They are given in the following table.<sup>1</sup>

*Canal irrigated farms cultivated on the batai system in 1930-31*

District and size of farm	Gross income per acre	Expenditure per acre	Net income per acre
	Rs. a. p.	Rs. a. p.	Rs. a. p.
<i>Lyallpur, 27½ acres</i>			
Landlord .. ..	17 14 0	6 15 6	10 14 6
Tenant .. ..	17 13 11	23 13 9	5 15 10
Total .. ..	35 11 11	30 13 3	4 14 8
<i>Lyallpur, Risalewala Govt. Farm, 802½ acres</i>			
Landlord .. ..	25 3 0	8 7 11	16 11 1
Tenant .. ..	25 7 11	23 10 1	1 13 10
Total .. ..	50 10 11	32 2 0	18 8 11
<i>Montgomery, 25 acres</i>			
Landlord .. ..	20 10 6	7 13 2	12 13 4
Tenant .. ..	19 14 0	23 9 8	3 11 8
Total .. ..	40 8 6	31 6 10	9 1 8

It will be seen that on two farms the tenants had no profits at all and had to suffer deficits.

The proportion of landlords' income to total income per cent has been worked out in 'Farm Accounts in the Punjab' for several farms in same districts as shown in the following table.

<sup>1</sup> See Brij Narain's essay in *India Analysed*. Vol. II. p. 25.

Year	District	Farm	Proportion of Land- lords' income to total income per cent
1923-24	Lyallpur	232 acres	61.1
1925-26	" "	28 "	60.9
" "	" "	88 "	60.6
" "	Montgomery	50 "	64.9
" "	" "	175 "	61.8
1926-27	Lyallpur	28 "	53.9
" "	" "	228 "	63.4
" "	" "	796 "	66.7
" "	Montgomery	50 "	67.7
" "	Sargodha	135 "	77.9
1927-28	Lyallpur	28 "	188.7
" "	" "	240 "	72.1
" "	" "	796 "	69.1
" "	Montgomery	50 "	81.9
" "	" "	42½ "	64.9
" "	Sargodha	28 "	67.2
1928-29	Lyallpur	28 "	73.3
" "	" "	799 "	63.7
1928-29	Montgomery	24½ "	62.1
" "	Sargodha	28 "	74.6
1929-30	Layallpur	28 "	78.7
" "	" "	802½ "	70.9
" "	Montgomery	36½ "	68.0
" "	Sargodha	28 "	98.3
1930-31	Layallpur	27½ "	221.7
" "	" "	802½ "	90.0
" "	Montgomery	25 "	140.9
Average, 27 farms			82.4

Thus, as the average figure for the 27 farms shows, less than 18 per cent of the produce was enjoyed by the actual cultivator and 82 per cent was taken by the landlord.

The Bengal Board of Economic Enquiry collected in 1933 figures regarding income and expenditure of a number of tenant families in the districts of Bankura, Faridpur and Pabna. Their investigations which related to families which may be considered to be

fairly above the lowest strata of the Bengal peasantry are indicative of the complete bankruptcy into which the peasantry has sunk.

In the district of Bankura the figures for 258 families covered by the investigation are shown as under. A comparison has also been made with the figures obtained in a similar enquiry in 1928 to show the effect of the present economic crisis.

	1928 Rupees	1933 Rupees
Average annual income per family ...	146	86
Average annual expenditure per family ...	267	169
Deficit ...	121	83
Debt per indebted family ...	235	304

In the district of Faridpur 424 families were covered by the enquiry and the findings were as follows:

	1928 Rupees	1933 Rupees
Average annual income per family	207	105
" " expenditure "	198	118
Deficit ...	...	13
Debt per family ...	148	217

The enquiry held in District Pabna covered 297 families and came to the following conclusions.

	1928 Rupees	1933 Rupees
Average annual income per family	179	79
" " expenditure "	149	82
Average debt per family ..	101	156

If we note that the average membership per family was about 6, we can realize the extremely low annual income per head, the tragic significance of which is emphasised by the fact that most of these families belonged to what may be considered middle peasantry.

That the mass of Indian peasantry lives in a state verging on starvation can be shown by calculating the acreage per head of the population and the average per capita share of the food crops in the country. According to the British India Agricultural Statistics for 1934-1935 the net area actually sown in British India was 237 million acres. If we divide this total sown area by the total population of British India which in round figures is 270 millions we get a quotient of less than one acre of cultivated land per head.

Then again, if we take the actual weight of the total yield of the food crops in British India which fluctuates around 50 million tons and divide it by the total population, we would get the miserably low average of less than one lb. per head per day after due allowance has been made on account of exports, cattle fodder, wastages etc. Note that these averages indicate only the general low level at which the food resources of the country stand, and not the actual distribution between different classes in which a high degree of inequality prevails.

In this economic destitution the peasant is obliged to borrow from the money-lender at exorbitant rates of interest not only for paying his dues to the zamindars or the government, but for maintaining himself and his family till the next harvest. This is the main cause of the alarming increase in rural indebtedness during the last six or seven years.

It may be asked why is it that the peasant still clings to his land. The only answer is that there are no alternative occupations open to him. Severe unem-

ployment prevails in the towns and in the countryside the supply of wage labourers is far in excess of the demand. In the village the peasant has at least the satisfaction that he is living amidst social surroundings which are neither hostile nor unfamiliar, while if he migrates to the town he may lose the little amenities of village life without being able to earn even a bare livelihood. Thus he clings to his little plot with all the desperation born of starvation. It should however be noted that a large number of peasant families send out their younger members to the towns in order to earn a living there and to send home a few rupees a month. From this money the family is able to pay its dues to the landlord or the revenue official.

Agricultural labourers who are mostly landless are the most highly exploited sections of the peasantry. Due to over-pressure on land their number has been rapidly increasing and has risen from 21,676,000 in 1921 to 31,480,000 in 1931, while the number of cultivators has fallen from 74,665,000 in 1921 to 61,180,000 in 1931. They usually belong to the lower castes and are employed by the middle and richer cultivators for field work. Some of the poorer peasants who belong to the higher castes and therefore consider it socially derogatory to do agricultural work also engage a few labourers during the sowing and harvesting seasons. The wages of these labourers are extremely low and at present vary between 1 and 3 annas a day over the greater part of India. Only during the busiest days of the harvesting and sowing seasons a male labourer might be paid as much as 4 annas a day. Women labourers are hardly ever paid more than 2 annas a day except during the cotton picking season when they work on piece rate and might earn an anna or two more per day. It is also customary for the employers to pay some grain to the worker either daily or at the harvesting season.

It should however be noted that the field labourers are employed only for a part of the year. For no less than 6 months in the year they have no income at all and have to live on the earnings of the busy season.

In some parts of India field labourers are socially no better than serfs. Particular attention is drawn here to a class of permanent farm labourers called Halis in Gujerat and Bhumias in Bihar. "Halis are agricultural labourers who, do not work for wages at their own convenience but are maintained hereditarily as permanent estate servants by the larger landlords who provide them also with home and food. They cannot resign and seek occupation elsewhere. There is virtually no difference between the position of these Halis and the slaves of the American plantation prior to the Civil War except that the courts would not recognise the rights of the masters as absolute over the persons and services of these people. They are free men *de jure* but slaves *de facto* ('A study of rural economy of Gujrat' by J. M. Mehta p. 125).

Amidst this economic devastation of the countryside the Government has followed a ruthless financial policy. While since 1928 the incomes of the agriculturists have fallen by at least 50 to 60 per cent the demands of land revenue and rents have remained almost the same. The suspensions and remissions granted have been so niggardly that they have not served to alleviate the universal misery to any appreciable extent. On the other hand severe coercive measures have been adopted everywhere for the recovery of the dues. In fact the Government has invariably relied on strong administrative measures to meet the agrarian situation. In the Zamindari areas, the Landlords have been left free to eject tenants in large numbers for arrears of previous years or even for those of the preceding harvest. The

illegal exactions of the zamindars in the form of *Nazrana* and other such oppressive taxes have continued unabated and no steps have been taken by the Government to give protection to the peasants in this respect.

The above facts should prove conclusively the extremely miserable conditions under which the mass of Indian peasantry is living today. The consequences of this state of affairs have been well summarised by Prof. K. T. Shah in the following passage: "The Indian people are underfed. The consequence is obvious and unavoidable. Either one in every three individuals must go hungry or what is much more easy, insidious and injurious, every one must cut one out of every third meal necessary to him. This inevitably becomes the common practice and the consequence is the progressive deterioration in physique and energy that renders additional production with a view to make up for the deficit increasingly more and more difficult. This vicious circle is complete. The Indian people are, relatively speaking, debilitated and inefficient because they have not enough food available. They cannot have enough food, they cannot produce sufficient for their requirements of the lowest standards because they are lacking in strength and energy."<sup>1</sup>

The following remarks of Darling (a member of the I. C. S.) regarding the poverty of peasants in certain districts of the Punjab apply with even greater force to more than nine tenths of the rural population of the rest of India. Speaking of the standard of life of the peasantry he says "It is the standard of fifty years ago, when everyone as a matter of course, wore the plain homespun *Khaddar* or country cloth and gold ornaments were rare and there was little to vary the daily diet of millet or wheat. Pulse is still a

<sup>1</sup> Wealth and Taxable capacity of India. K. T. Shah p. 252.

luxury and turnip and onion the only vegetables that are common. Meat is rarely eaten, except on festivals or when an animal is killed to save it from dying a natural death or dying prematurely from disease. Even at weddings, entertainment does not usually go beyond rice and a goat and the sweetmeat, so dear to the peasant, is rarely seen. Clothing is as simple and as scanty as the food, and rarely has a man or a woman a change of clothes. In a recent epidemic of fever the inhabitants of the infected villages, were strongly advised to wear clean clothes. 'But' they replied 'we have only the clothes we have on our backs'. And this was said by the village headman as well as the ordinary cultivator. The houses are built of the rudest materials and contain little but necessities—earthenware vessels for food, water and light; mortar, pestle, and hand-mill for crushing and grinding, wheel and spindle for spinning; a sieve and a basket for winnowing and a *charpoy* or two for sleep. Superstitions are rife and the evil eye is universally dreaded...."<sup>1</sup>

The Provincial Banking enquiry Committee for Bengal stated in their Report that "The food of a cultivator is 10 per cent better than the jail diet."

The Government Health Department of Bengal admitted in its annual report for 1927-28:

"1,500,000 people are dying every year in Bengal alone. On an average 750,000 children under 15 years of age die every year—about 15 per cent of the total deaths. Twenty-five per cent of this mortality is due to preventable diseases. The present peasantry of Bengal are in a very large proportion taking to a dietary on which even rats could not live for more than five weeks. Their vitality is now so undermined by inadequate diet that they cannot stand the infec-

<sup>1</sup> The Punjab peasant in prosperity and debt. M. L. Darling, p. 112.

tion of foul diseases. Last year 120,000 people died of cholera, 350,000 of malaria, 350,000 from tuberculosis, 100,000 from enteric. On an average 55,000 new born infants die every year of tetanus."

An enquiry conducted a few years ago into the health conditions in rural areas by Sir John Megaw, Director of the Indian Medical Service, revealed the following startling facts. It was estimated that about 13 million people were suffering from venereal diseases, the figure of 2,000,000 sufferers from tuberculosis is much too low, six million people suffer from night-blindness due to bad diet, nearly six million are totally blind, rickets due to deficiency in diet affect 2000,000 persons, the victims of malaria in a year are not less than 50,000,000 and may easily exceed 100,000,000. It was further estimated that in India as a whole 39 per cent of the population could afford adequate nourishment, 41 per cent were poorly nourished and 20 per cent badly nourished. The corresponding figures for Bengal were 22, 47 and 31 respectively. The rate of infantile mortality was 232.6 per 1000 for India as a whole and 303 for the United Provinces. The maternal mortality rate was 24.5 per 1000 for all India and as high as 50 per 1000 for Bengal alone (The Maternal Mortality for England and Wales was 4.06 in 1932).

It is noteworthy that the average expectation of life in India has declined from 30 years in 1881 to twenty-three years today, while the figure for England and Wales is 55 years. The death rate in India is about two and a half times that of England, being 26.8 per 1000 (1930) as compared with 11.7 per thousand in England and Wales.

The extremely low physical vitality of the mass of the peasantry is brought out with terrible emphasis during famines and epidemics. It has been estimated that during the last quarter of the nineteenth century 32½ million deaths occurred due to famines. In the

influenza epidemic of 1918 over 11,000,000 persons died in one year's time. These facts are a sufficient commentary on the nature of British rule in India which in a period of a little over hundred years has reduced the peasantry to its present plight.

## CHAPTER III

## PEASANT INDEBTEDNESS

We may now turn our attention to rural indebtedness which constitutes one of the major aspects of the Indian agrarian problem.

The extent of agrarian poverty cannot be fully realized without taking into account the nature and extent of the indebtedness of the Indian peasantry.

The reports of the Provincial Banking Enquiry Committees published in 1930 have given estimates of rural indebtedness for different provinces and though these estimates cannot be considered to be thoroughly correct, they can be relied upon as giving an approximately correct picture of the conditions prevailing just before the commencement of the world agrarian crisis and the recent fall in agricultural prices. These estimates are shown in the following table :—

<i>Province</i>	<i>Total Rural Indebtedness</i>
	<i>Crores of Rupees</i>
Bombay including Sind	81
Madras	150
Bengal	100
United Provinces	124
Punjab	135
Central Provinces and Berar	36½
Bihar and Orissa	155
Assam	22
Central Areas	18
Coorg	35-55 (Lakhs)
Burma	50-60

The Central Committee estimated that the total rural indebtedness of British India was about 900 crores.

The Committee admitted that all evidence goes to prove that rural indebtedness has increased rapidly during British rule in India. In support of this view they quoted Sir Edward Maclagan who observed in 1911 as follows: "It has long been recognised that indebtedness is no new thing in India. The writings of Munro, Elphinstone and others make it clear that there was much debt even at the beginning of our rule. But it is also acknowledged that the indebtedness has risen considerably during our rule and more especially during the last half century. The reports received from time to time and the evidence of annual sale and mortgage data show clearly that there has been a very considerable increase of debt during the last half a century."

How rapidly rural debt increased between 1921 and 1929 is illustrated by the estimate of the Punjab Committee which believed that the total rural indebtedness of the Punjab rose from Rs. 90 crores in 1921 to Rs. 135 crores in 1929. As the prices in this period fell roughly by about 50 per cent the real burden of this increase was much greater than the above figures indicate and was equivalent to about Rs. 270 crores.

The position today is infinitely worse than what it was in 1929. The world crisis has so seriously hit the agricultural classes in India that it is now believed by all experts on the question that the total rural indebtedness for British India has been almost doubled within a period of about 7 years from 1929 to 1936 and is at present about Rs. 1600 crores. Again, the real burden of this increase is far greater than the actual figures would show as the prices in this period have fallen heavily.

The main cause of this phenomenal increase has been that while since 1929 the incomes of the agricul-

turists have been reduced by more than half the burden of taxation on the peasantry has remained the same. The remissions granted by the Government in certain distressed areas have been miserably small and have in no way whatsoever improved the situation. In the Zamindari areas an additional factor has been the increased burden of litigation cost on the peasantry. Complete inability to pay rents on the part of the tenants has led to large accumulation of arrears and to extensive litigation by the Zamindars. This has taxed the cultivators heavily who in their present condition have to rely entirely on the money-lender for meeting the litigation costs.

That this heavy indebtedness is due to the extremely low earnings of the peasantry is obvious. By far the largest part of indebtedness is due to the fact that over 75 per cent of the peasants cannot get even a bare livelihood from land. The number of cases in which the whole produce of the year is taken away by the revenue officials or the Zamindar as taxes, and the money-lender as interest on and part payment of existing debts, is astonishingly large. In such cases the peasant falls back entirely on the money-lender and lives from year to year on debt till the burden of indebtedness becomes so great that if he is a tenant he is unable to pay his rent to the zamindar and is thus ejected, or if he owns the land, his property passes to the money-lender in payment of the money borrowed.

Thus indebtedness is one of the acutest problems of rural India today as the peasantry is entirely in the clutches of the money-lender. The prices have fallen sharply and the burden of indebtedness has increased with alarming rapidity. The position today is that over 80 per cent of the peasants with their present holdings can never pay up their debts. In the meantime, considering the scandalously high rates of interest at which the money is borrowed, the volume

X try to have a low interest

rents a village has a large

(7)

place a debt

X score

in debt

in debt

in debt

in debt

in debt

in debt

in debt

in debt

in debt

in debt

of debt is expanding very rapidly.

The extent of the exploitation of the peasantry by the money-lender can be gauged from the rates of interest charged and the illegal and rapacious devices adopted by the money-lender to extort from the debtor as much as possible. The range over which the rates of interest vary is very large. We give below the rates prevailing in different provinces as ascertained by the Provincial Banking Enquiry Committees. In Assam the rates vary from 12 to 75 per cent, "In the case of paddy loans in Assam, if the repayment is not made at the end of the year, the principle and interest are compounded and a bond is taken with further interest at 24 or 37½ per cent."

In Bombay the rates normally vary between 12 and 50, being highest in Sind.

In Bengal "the minimum rate varies in different districts from 10 to 37½ per cent and the maximum from 37½ to 300 per cent."

The interest charged in Bihar and Orissa is "25 per cent in the Oriya speaking districts and 50 per cent in the rest of the provinces."

In the Central Provinces the ordinary rate of interest varies between 12 and 24 per cent. The rate for grain loans varies considerably in different parts of the provinces and according to the kind of the grain borrowed. It may be 25 per cent, 50 per cent or even 100 per cent.

In Madras "the common rate of interest varies from 12 to 24 per cent, occasionally rising to 36 or even 48 per cent... Landlords and other ryots carry on lending business on similar terms. They commonly give loans in kind and also loans in cash with a stipulation of repayment in kind and such loans involve repayment with 25 to 50 per cent interest for the season."

In the Punjab the maximum rate for loans given against good property security is 13½ per cent. The

rates for unsecured loans, taken by the poorer peasantry, vary from 75 to 150 per cent.

In the United Provinces "Village money-lenders charge between 18 and 37½ per cent. The rate of interest generally charged by the *quistwala* works out at 44 per cent, whilst the rate charged by the Kabuli varies from 75 to 300 per cent."<sup>1</sup>

The burden of the above exorbitant rates on the debtors is enhanced by the fact that most of the money-lenders charge compound interest.

In addition to this the money-lenders, taking advantage of the illiteracy and ignorance of the peasants, resort to certain highly questionable practices. The most common practices of this nature are shown as under :—

1. At the time of advancing the money, the money-lender deducts in advance the total interest for the year from the principal but makes the borrower sign a bond to the effect that the full amount has been received. As no receipt is given for the interest deducted in advance, the money-lender can easily demand the payment of the interest after a year.

2. Many money-lenders get the thumb impression or signature of the borrower on blank sheets of paper before lending money and later on enter more than the actual amount if the debtor is not regular in the payment of the interest.

3. It is a common practice for the money-lenders to manipulate the figures in their registers in such a way as to show a larger amount than is actually lent.

4. "Whenever the borrower is illiterate the sum inserted in written documents is very often shown to be larger than what is actually lent."

5. As very few money-lenders pass receipts,

<sup>1</sup> See Central Banking Enquiry Committee Report, pp. 78-80.



wrong entries to the disadvantage of the debtor are made in the money-lender's account books. Often the money-lender does not even take the trouble of entering in his books some instalments of the money received as interest.

6. Debtors have to pay something to the money-lender as a present called *Girah Khulai* (purse-opening) before any business is transacted.

7. Conditional sale deeds are taken by the money-lenders to ensure against the possible evasion of payment.

In the Bhil tracts of the West Khandesh there is a system of money-lending called *Jalpa* according to which the Bhils who want to borrow before the harvest agree to give to the money-lender a certain amount of grain when harvested. In return the money-lender gives them a loan in money calculating the price of the grain which he has to receive from the borrowers at a much lower figure than the market price. If the amount borrowed is large the money-lender takes away the crop of the debtor at less than half the market price and the rate of interest in such cases works out at 4 to 5 hundred per cent.

Economic servitude verging on domestic slavery due to indebtedness is found in several parts of India, especially in Bihar and Orissa, certain backward tracts of the Central Provinces and in the United Provinces. In such cases the money-lender forces the debtor who is unable to discharge his obligations to work for him either personally for a number of years without any remuneration or to provide a substitute to perform the same services.

It is important to note here that the position of the money-lender has been considerably strengthened during the British rule in India due to the greater elaboration and strict enforcement of the laws of property and contract. Under the present legal system, the rich money-lender can legally extort money

out of the ignorant and poverty-stricken peasantry much more easily than he could in earlier days.

The economic effects of this inordinately heavy indebtedness of the peasantry are disastrous. It is a notorious fact that the money-lenders usually do not insist on the repayment of the capital and allow the interest to accumulate till they are strong enough to get the property of the debtor transferred to themselves in a civil court. Thus in the last quarter of a century large tracts of land have passed from small peasant proprietors to the money-lenders all over India.

It is important to realise here that a very large number of land-holding money-lenders are town dwellers and are therefore absentee landlords. They lease out their lands to tenants and entrust the management of their property to agents who are as a rule highly tyrannous and exacting. Thus the transfer of land to money-lending classes increases all the evils of absentee landlordism in the rural areas. Note that in the Punjab where according to the Land Alienation Act land cannot be transferred to non-agricultural classes, the richer zamindars carry on money-lending operations on a fairly extensive scale and the smaller cultivators have no protection against the transfer of their lands to these richer agriculturists in lieu of debts.

## SYSTEM OF LAND TENURE

The system of land tenure establishes certain relationships on land which form the framework within which agricultural production is carried on. The manner in which the land is held not only determines the distribution of the total product but has a strong influence on the method and technique of production. Moreover, different systems of tenures have different political and social significance. Hence it is important to examine the systems of land tenure prevailing in India.

Broadly, the systems of land tenure in India can be divided into two big categories, viz., *Zamindari* and *Ryotwari*. Under the former which is found mainly in Bengal, Bihar, the United Provinces and North Madras, the land is owned by zamindars or landlords who are responsible to the government for the land revenue of the territory in their possession. The zamindar leases out his land to the tenants and collects the rent, a part of which is paid to the government as land revenue and a part kept by the zamindar in virtue of his ownership of the land. The government never deals with the cultivator of the soil.

Under the Ryotwari system which, with slight variations of form, predominates over the rest of India, the land is owned by the cultivators, land revenue is assessed on each individual holding separately and is paid by each cultivator directly to the government.

Historically, the Zamindari system is the creation of the British in India. — Under the Mughals, theoret-

cally, absolute ownership of the soil was vested only in the state but the produce was divided between the cultivator and the government or any nominee of the government who had been empowered to collect land tax. Thus there existed a class of rent collectors but they were officials of the state who acted on behalf of the state and were paid according to a regular scale of salaries. The disintegration of the Mughal Empire and the consequent disorganisation in the collection of land revenue made the rent collectors more and more rapacious and independent of the central government. Taking advantage of the dislocation of the administration they made their offices hereditary. The power of the Emperor and the feudal aristocracy being almost entirely dependent on land revenue the collection of which was becoming increasingly difficult, the central government allowed these rent collectors to become revenue farmers who agreed to pay a certain sum of money to the Government annually but were left free to collect as much as they liked from the peasantry. Revenue farming which first developed in the Mughal Empire, more particularly in Bengal, soon spread to other parts of India. As the government of each province weakened, the strength of the revenue farmers increased.

When the East India Company took over the *Diwani* of Bengal the revenue farmers were a large body and hardly distinguishable from full proprietors of land. Lord Cornwallis realised that the revenue farmers could not only ensure a steady flow of revenue to the exchequer but could also be converted into a class of loyal landlords who, being the creation of the British, will act as one of their main supports against hostile forces. British Imperialism, interested only in the economic exploitation of the country, in perfect political security, needed a landed aristocracy which being dependent on the new rulers for its

political and economic status should form a bulwark against mass discontent. Thus the revenue farmers were given the rights of full ownership of the territories which were under their control and the peasantry of Bengal was dispossessed of its hereditary claims to the soil.

British Imperialism not only retained but added to the existing methods of exploitation. A handful of rich land-holders were made the masters of millions of peasants who, having no legal protection against the former, sank into a position almost equivalent to serfdom. The Government demands for land revenue were rigorously enforced on the zemindars who in turn crushed the peasantry under the burden of taxation. There was no legal limit to the amount of money that a landlord could extort from his tenant, and as long as he paid his dues to the Government regularly he was safe and protected by the arms of law. The peasants were not only deprived of their proprietary rights in land but were subjected to the worst forms of rack-renting. Wholesale evictions for non-payment of rents were very common and severe methods were adopted for the recovery of dues.

The position has not changed during the hundred and forty years that the permanent land revenue system has been in force in Bengal. In fact, the peasantry of Bengal today is more crushed and poverty-stricken than it was in the nineteenth century. The tenancy laws have no doubt given certain limited occupancy rights to the tenants and the enhancement of rents has been forbidden otherwise than through administrative process but these restrictions are being cleverly evaded by the zemindars with impunity. In the present state of severe competition for land rack-renting is universal and due to the complete inability of the bulk of the peasantry to pay the present rents evictions are very widespread.

The illegal taxes of the zamindars which weigh he-

avily on the peasantry continue undiminished. But perhaps the worst feature of the zamindari system of Bengal is that between the actual cultivator of the soil and the zamindar there is a chain of tenants and sub-tenants whose number is seldom less than ten and may be as high as twenty-five. Each one of these takes a share of the product of the cultivator's labour with the result that a very small fraction of the total produce remains with the cultivator. It has been estimated that between 55 and 75 per cent of the amount paid by the cultivator as rent remains in the hands of the zamindar and other middle-men. Absentee landlordism, with all its concomitant evils in the form of oppressive and corrupt agents, is widely prevalent.

Landlordism in the United Provinces and Madras also arose out of the class of revenue farmers and the Government policy there was inspired by the same political and economic considerations as in Bengal. The evils of the Zamindari system are, however, everywhere the same. In the United Provinces as in Bengal even the limited protection afforded to tenants by the Tenancy Acts is being openly violated and large-scale ejectments and rack-renting are common. According to the latest Administration Reports of the United Provinces, suits and ejectments under the Agra Tenancy Act rose to 171,574 in 1934-1935 as compared with 165,464 in the previous year. "The number of cases was 83,655 against 76,312 in the previous year and the area from which ejectment took place also rose from 214,000 to 231,744 acres." The report adds: "The increase is accounted for by the fact that land-holders who have recovered their position on the collapse of the civil disobedience movement seem to have made more use of the procedure for ejectment for non-payment of rent and to have taken advantage of the wide terms of Section 44 to get rid of persons who for a variety of reasons were holding land without title".

"Suits and applications under the Oudh Rent Act increased from 70,065 to 77,413. The largest increase of 8,181 was in suits and applications for ejectment and assistance to ejectment." Coercive measures of the severest type are resorted to by the zamindars for the recovery of rents. The zamindars and their agents draw the poorest peasants into expensive litigation for the recovery of arrears. The Tenancy Laws have vested the landlords with very extensive powers against the peasantry against the non-payment of rents.

In the United Provinces, it is not uncommon for the zamindars to charge the tenant secretly rents which are much higher than those officially shown. There are a number of other illegal exactions. The following statement by a senior revenue official of the United Provinces is noteworthy. "It must be borne in mind that the cesses—to employ a more correct if less harsh term than exactions—differed greatly in nature and origin: An increase of existing cesses and the creation of new and sometimes extraordinary ones took place, e.g., in an eastern district a big zamindar realised "gramophoning" when his son went round the village with a musical instrument of kind mentioned....The presentation of a *nazrana* on building a house, planting trees and digging a well—making him in fact pay for the privilege of improving his holding—will, we fancy, continue for some time, nor be objected to so long as confined to reasonable limits. Cess on *bhusa*, sugarcane, *payal* and *karbi* are objectionable in theory and—of late years still more so in practice—the small quantities formerly levied from the individual cultivator having increased in size: ...Among the less legitimate exactions on the part of big zamindars we find that a tenant is expected to give his landlord a *karbcha* maund of wheat whenever a wedding takes place in the family of the latter, also to give one day's ploughing each season

to the *sir* land of the zamindar. The non-cultivating residents of a village have likewise to add their quota to these unlicensed dues. The Chamar gives two pairs of shoes annually, the shepherd a blanket, the Pasi—usually the village watchman—a goat, the Kahar one maund of *Singbara* per tank on which that waternut grows. The oilman (*teli*), the grain parcher (*bharbhuj*), and the weaver (*jolaha*) pay sums in cash varying from twelve annas to a rupee and a half. Considering that the majority of these people live from hand to mouth these demands seem excessive. The time has come when the zamindar should realise that demanding further amounts to the rent charges has become an anachronism and should be dispensed with."

The above is by no means a full list of the exactions. There are some more fantastic ones such as '*Motorana*' or '*Hathiana*' where each tenant is obliged to pay something towards the working expenses of the zamindar's motor car or the maintenance charges of his elephants. Then again it is very common for the zamindar to oblige his tenants to join a raffle for disposing of some of his useless and discarded property.

Under the Ryotwari system the condition of the peasantry is hardly any better. With the growing over-pressure on land and the consequent subdivision of holdings, general poverty and indebtedness there has been a steady decline in the number of peasant proprietors. The land has been accumulating in fewer and fewer hands. The small cultivator has been losing his property either to the money-lender or to bigger proprietors, with the result that a strong class of rich land-holders has come into existence who play almost the same role as the landlords in the zamindari

History and Status of Landlords and Tenants in the United Provinces by S. N. A. Jaffari, pp. 131-132.

areas. It is significant to note that in the Punjab which is supposed to be the land of peasant proprietors over 60 per cent of the land is cultivated by tenants who pay rents in cash or kind.

The report of an enquiry into the agrarian conditions in the Maharashtra conducted recently by a committee appointed by the Indian National Congress states that "In the Central Division 80 per cent of land is owned by 29 per cent land-holders. Our own investigation has shown that in the majority of villages the top 4 or 5 Khatadars own between them, at least, more than 50 per cent of the village land. This top stratum rents most of its land to the small land-holders at the bottom. It will thus be clear that in the Ryotwari tracts also there is zamindari and the problem of rent exists for the huge majority of the peasants." The report adds: "The relationship between the new landlords and their tenants being strictly contractual has so far escaped any regulation by the state in defence for the weaker party."

That the ryotwari landlords are as oppressive as their counterparts in the zamindari areas is a well-known fact. Referring to the bigger land-holders of the Punjab, Mr. Darling states "There are it is said only five per cent who do not in one form or another, oppress their tenants by letting their horses graze in their fields, by impounding their fowls when guests have to be entertained or by running cases against good men who leave them and harassing them till they return." There being no tenancy laws in the ryotwari areas, the bigger land-holders have unlimited powers over the tenants in respect of ejections and enhancements of rents. In certain ryotwari tracts rack-renting is even worse than in the zamindari areas.

The bigger land-holder is not the only oppressive middle-man; the money-lender is exceptionally powerful in ryotwari tracts. Statistics show that peasant indebtedness is greater in the ryotwari than in the

zamindari areas. This is due partly to the fact that the petty proprietor in face of his low income struggles hard to improve his land by expending a little more capital on it and partly to his greater facilities for borrowing in view of the security in land that he can offer to the money-lender. Complete inability on the part of the peasant to pay up the debts or even the annual interest thereon is transferring every year large number of holdings to the money-lenders who are invariably absentee landlords.

In addition to rack-renting and indebtedness, there is the big problem of excessive demands of land revenue by the Government.

The incidence of land revenue is essentially regressive in nature, the poorer the cultivator the greater the burden of taxation. As the rich and the poor land-holders pay the same rate and as taxation does not vary directly with the total income of each cultivator, the burden falls most heavily on those who are least able to pay. Thus the great bulk of the peasantry in ryotwari areas is crushed under heavy taxation by the Government.

In brief there are three main grievances of the peasantry in ryotwari areas.

1. The gradual passing of the land from the hands of the original small proprietors into the hands of the non-cultivating classes of money-lenders and the bigger land-holders.

2. Excessive burden of indebtedness.

3. Excessive demands and inelasticity of land revenue which weigh heavily on the small proprietors.

The crux of the whole problem is that British Imperialism brought Indian agriculture into the sphere of capitalist economy but in such a way as to close up all avenues of prosperity for the peasant in future. The zamindari as well as the ryotwari system of land tenure are totally anachronistic systems of land relationship in an inexorable capitalist environment of

world competition/ Between the state and the actual cultivator there was created, in the first instance, by British Imperialism a hierarchy of parasitic middlemen who grew in number in course of time and effectively prevented the accumulation of capital in the hands of the cultivator, thereby condemning Indian agriculture to remain backward and unenterprising/ Thus all the present economic ills of the peasantry have arisen out of the combination of historic circumstances which followed the advent of British Imperialism in India.

## CONCLUSION

In the preceding pages we have observed the extent to which population is pressing on land, the excessive subdivision and fragmentation of holdings, the massive poverty of the peasantry, the enormous rural indebtedness and the systems of land tenure which have festered a whole class of middle-men and weigh heavily on the actual cultivators of the soil. We have also noted that the agrarian problem is essentially the outcome of the historical events which have followed the advent of British Imperialism in India. Space does not permit us to analyse in detail the various remedies which have been put forward in recent times to solve the agrarian problem. We only wish to emphasise that since the problem is fundamentally connected with the existence of British Imperialism in India, piecemeal and isolated economic remedies which do not take into account the political factors involved in the present situation are bound to fail. As the present agrarian conditions are the outcome of a whole system of economic and political relationships established in the country by British Imperialism no far reaching improvement in the condition of the peasantry can be brought about unless these relationships are fundamentally changed.

Let us take into consideration large scale industrialisation which is put forward as the only remedy for relieving over-pressure on land. Can we talk of industrialisation detached from its political implications? Can we possibly industrialise the country on a large scale within the framework of Imperialist economy? We know how British Imperialism destroyed the old handicraft industries and how India is

being deliberately preserved as the source of raw materials for British industries and a semi-monopolistic market for British goods. We also know that the modern industrialisation of the country has been so very insignificant and even the little achieved has been against the will of British Imperialism. Exchange manipulations, tariff and other fiscal arrangements of the Government of India have only one object and that is to keep India industrially as backward as possible for an industrialised India would spell the ruin of the British industries. Thus to talk of industrialisation of the country under the present political system is to close ones eyes to all the realities of the situation.

But even if India were to force the hands of Imperialism into granting her certain economic concessions in the interest of Indian industries, the scope for industrialisation would still be very limited. Why is this so? Because, since the Indian industries would depend mainly on the home market, industrialisation would remain ineffective unless the purchasing power of the peasantry was raised considerably. There can however be no substantial improvement in the condition of peasantry unless the basic economic and legal relationships on land were radically changed in the interests of the cultivator. But British Imperialism by sheer logic of its innate character can never touch these relationships. The whole series of economically and legally entrenched middle-men, zamindars, money-lenders etc. who prevent the accumulation of capital in the hands of the cultivator and are directly or indirectly responsible for the present backwardness of agricultural production are the main social supports of Imperialism in India.

It is noteworthy that the Royal Agricultural Commission which surveyed the agricultural conditions in India did not even consider the problem of land tenure which is at the root of all the ills of the Indian peasantry. The question of landownership was not included

in its terms of reference which stated that "It will not be within the scope of the Commissions' duties to make recommendations regarding the existing system of landownership and tenancy or of assessment of land revenue and irrigation charges." The various Tenancy Acts have not materially affected the proprietary rights of the zamindars. The few laws passed by the Government giving limited protection to the peasant from the money-lender such as The Deccan Agriculturists Relief Bill (1878), Usurious Loans Act (1918), Punjab Land Alienation Act (1901), Punjab Regulation of Accounts Act (1950) etc. have left the essential legal relationship between the money-lender and the debtor intact. Thus it is undeniable that industrialisation which is extensive enough to become an important factor in the reorganisation of agriculture cannot be brought about unless the basic economic and political relationships on which Imperialism rests are changed.

Let us now turn to Cooperation which is put forward by the Government as the main solution for rural indebtedness. We know that since the inauguration of the Cooperative Movement about 30 years ago, the progress has been so slow and negligible that its inefficacy is an admitted fact. Sir M. Visvesvaraya remarks "all that has been done amounts only to a scratching of the surface." If the Cooperative Movement has not been successful or sufficiently popular during the period when the peasantry was in a better position, its success has become all the more difficult after the crisis. This is obviously due to the fact that the great bulk of the peasantry is so impoverished that it has no resources to enable it to take advantage of the movement. The Cooperative Movement has only served to centralise to a very limited degree the capital of the village upper stratum which alone derives any benefit from it. The mass of the peasantry is still dependent on the money-



lender and having nothing but personal security to offer against loans remains outside the movement.

The history of Cooperation in India shows that at best it has attempted to substitute organised credit for the harsher credit supplied by the money-lender. It has not touched the core of the problem of rural indebtedness and has therefore brought no appreciable relief. If we look at the total amount of peasant indebtedness in relation to the annual value of the total agricultural produce, we observe that it would take years to repay it even if the entire value was delivered up to the creditors and the entire peasantry starved throughout the period. For this reason the Cooperative Credit Movement cannot be accepted as an adequate solution for the problem of rural indebtedness and the elimination of the money-lender.

Turning to the problem of improvement in the technique of agricultural production we note that the specific measures which have been suggested in this connection are good in themselves but if dealt with detached from the fundamental socio-economic factors which determine the frame work within which agricultural production is carried on, would be ineffective. For instance, the consolidation of holdings cannot be separated from the question of revision of property rights in land. Improvements in agricultural equipments such as better implements, artificial manuring, better livestock etc., are linked up with the question of the accumulation of capital in the hands of the cultivators which in turn, is connected with the problem of the existence of zamindars and money-lenders on the land. The improvement in the marketing of agricultural produce is also linked up with the problem of middle-men-speculators, wholesale dealers, exporters etc. who swallow up the profits of the cultivators.

\* \* \*

To sum up, the problems of Indian rural econo-

my cannot be separated from the problems of our national economy. The present agrarian situation is the outcome of the politico-economic system established in the country by British Imperialism. Hence, the peasant question is a part of the wider question of the struggle against British Imperialism.



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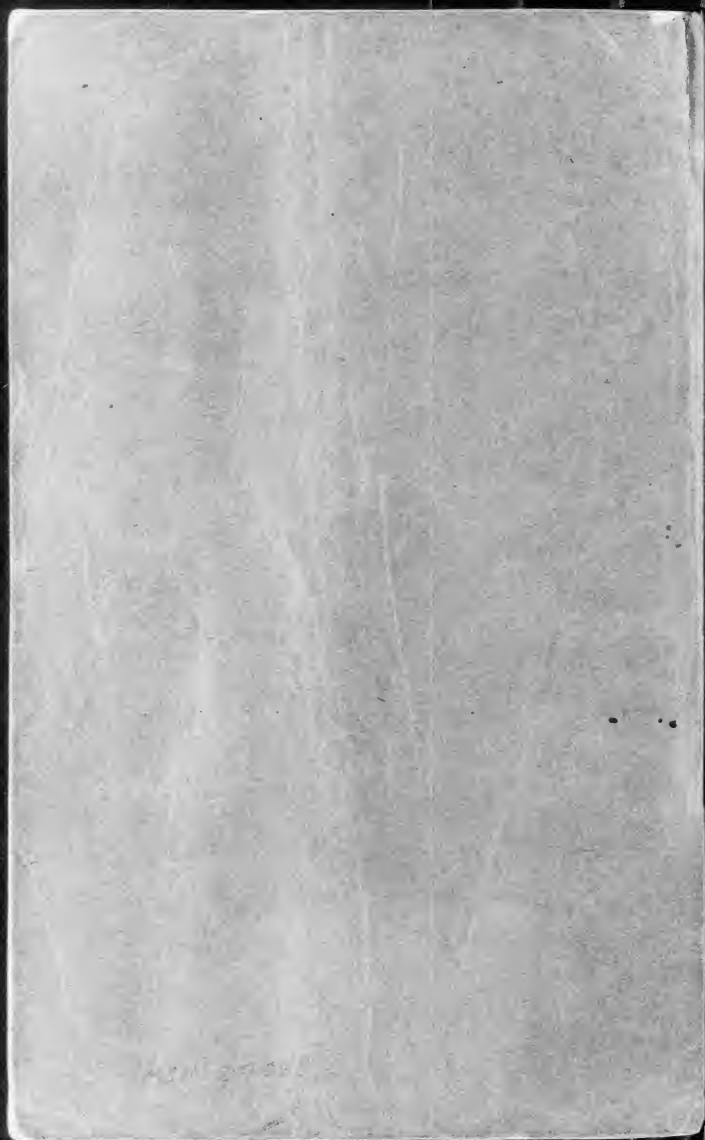
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